

Bank Alfalah Limited

Islamic Banking Group

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **JANUARY 2016 and the two previous periods** which are applicable on its FCY Savings / Term deposits Accounts. These Weightages are used to calculate the distribution of profit as per the requirements of Shariah.

The profit sharing ratio between bank and investor before deduction of Tax would be as follows:

ISLAMIC DEPOSIT PRODUCTS	PROFIT SHARING RATIO			
	JAN 2016	DEC 2015	NOV 2015	
USD	USD			
	Share of Mudarib	80%	80%	80%
	Rabb ul Maal	20%	20%	20%
GBP	GBP			
	Share of Mudarib	80%	80%	80%
	Rabb ul Maal	20%	20%	20%
EURO	EURO			
	Share of Mudarib	80%	80%	80%
	Rabb ul Maal	20%	20%	20%

ALFALAH SAVINGS DEPOSITS	Payment Frequency	Weightage	Weightage	Weightage
Saving Deposit USD F.E.25	Semi Annually	0.8788	0.8188	0.8216
Saving Deposit GBP F.E.25	Semi Annually	0.9979	0.9978	0.9979
Saving Deposit EURO F.E.25	Semi Annually	0.9986	0.9984	0.9985

ALFALAH TERM DEPOSITS	Payment Frequency	Weightage	Weightage	Weightage
USD				
Fixed Deposits USD F.E.25 1 Month	At Maturity	0.8917	0.8303	0.8317
Fixed Deposits USD F.E.25 3 Months (0-999,999)	At Maturity	1.1876	1.1065	1.1103
Fixed Deposits USD F.E.25 3 Months (1m & Above)	At Maturity	2.5532	2.3789	2.3872
Fixed Deposits USD F.E.25 6 Months	At Maturity	1.3052	1.2196	1.2286
Fixed Deposits USD F.E.25 1 Year	At Maturity	1.4251	1.3277	1.3323
GBP				
Fixed Deposits GBP F.E.25 1 Month	At Maturity	1.0071	1.0069	1.0159
Fixed Deposits GBP F.E.25 3 Months	At Maturity	1.0407	1.0405	1.0406
Fixed Deposits GBP F.E.25 6 Months	At Maturity	1.0610	1.0609	1.0592
Fixed Deposits GBP F.E.25 1 Year	At Maturity	1.0790	1.0789	1.0778
EURO				
Fixed Deposits EURO F.E.25 1 Month	At Maturity	1.0174	1.0173	1.0165
Fixed Deposits EURO F.E.25 3 Months	At Maturity	1.0378	1.0377	1.0413
Fixed Deposits EURO F.E.25 6 Months	At Maturity	1.0558	1.0557	1.0537
Fixed Deposits EURO F.E.25 1 Year	At Maturity	1.0797	1.0797	1.0909

[Handwritten signatures]

[Handwritten signature]

Ovais Ahmed Qazi
 Resident
 Shariah Board Member
 Bank Alfalah Limited
 Islamic Banking Group